Case 23-80800 Doc 13 Filed 07/07/23 Entered 07/07/23 23:19:40 Desc Imaged Certificate of Notice Page 1 of 6

Information to id	entify the case:	-		
Debtor 1:	John R Hull Jr.	Social Security number or ITIN:	xxx-xx-7005	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Laura E Hull	Social Security number or ITIN:	xxx-xx-9223	
	First Name Middle Name Last Name			
United States Bank	ruptcy Court: Northern District of Illinois	Date case filed for chapter:	13	7/3/23
Case number:	23–80800			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: John R Hull Jr.	About Debtor 2: Laura E Hull
2.	All other names used in the last 8 years		
3.	Address	4 Raintree Ct Cary, IL 60013	4 Raintree Ct Cary, IL 60013
4.	Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Lydia Meyer Lydia Meyer – 13 Trustee P.o. Box 14127 Rockford, IL 61105–4127	Contact phone 815–968–5354
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 7/5/23

For more information, see page 2

Debtor John R Hull Jr. and Laura E Hull Case number 23-80800 7. Meeting of creditors Debtors must attend the meeting to July 31, 2023 at 10:30 AM Appear by Video. See details at www., justice.gov/ust/file/ILN.pdf/download. be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not required to do so. later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number 8. Deadlines Filing deadline: 9/29/23 Deadline to file a complaint to challenge The bankruptcy clerk's office must receive these documents and any dischargeability of certain debts: required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 9/11/23 (except governmental units): Deadline for governmental units to file a proof of Filing deadline: 1/2/24 claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9. Filing of plan 8/24/23 at 10:00 AM, Location: Courtroom 3100, 327 S. Church St, Rockford, IL 61101 or Using Zoom. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1–669–254–5252 or 1–646–828–7666. Then enter the meeting ID 160 291 5226 and passcode 852255. The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

Official Form 309I

Doc 13 Case 23-80800 Filed 07/07/23 Entered 07/07/23 23:19:40 Desc Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court Northern District of Illinois

In re: Case No. 23-80800-TML

Chapter 13 John R Hull, Jr.

Laura E Hull **Debtors**

CERTIFICATE OF NOTICE

User: admin Page 1 of 4 District/off: 0752-3 Date Rcvd: Jul 05, 2023 Form ID: 309I Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol **Definition**

##

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2023:

Recip ID		Recipient Name and Address
db/jdb	+	John R Hull, Jr., Laura E Hull, 4 Raintree Ct, Cary, IL 60013-2482
30307876	+	20-21 Briargate, 100 S Wulff St, Cary, IL 60013-2528
30307877	+	20-21 Early Childhoon Centerl, 409 N First St, Cary, IL 60013-2756
30307878	+	Advocate Health Care, 29950 Network Place, Chicago, IL 60673-1299
30307896	+	Early Intervention Central Billing, PO Box 3725, Springfield, IL 62708-3725
30307899	+	IICWRGNER-Integrated Imaging Consul, PO Box 776814, Chicago, IL 60677-6814
30307904	+	Laura VanDusen MD, c/o Tri-County Medical Billing, 6615 Grand Ave, Ste 390, Gurnee, IL 60031-4591
30307914	+	Nicor, PO Box 3042, Naperville, IL 60566-7042
30307916	+	North Suburban Pediatrics, 2530 Ridge Ave, Evanston, IL 60201-2495
30307918	+	Northwest Community Hospital, 25709 Network Place, Chicago, IL 60673-1257
30307930	+	Tri-County Emergency Phys Ltd, PO Box 4195, San Dimas, CA 91773-8195
30307932	+	Village of Cary Water Dept, 755 Georgetown Dr, Cary, IL 60013-3129

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: cutlerfilings@gmail.com	Date/Time	Recipient Name and Address
aty	Eman/Text: cuterinings@gman.com	Jul 06 2023 09:37:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	^ MEBN	Jul 06 2023 09:33:20	Lydia Meyer, Lydia Meyer - 13 Trustee, P.o. Box 14127, Rockford, IL 61105-4127
ust	+ Email/Text: USTPRegion11.MD.ECF@usdoj.gov	Jul 06 2023 09:39:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 780 Regent St., Suite 304, Madison, WI 53715-2635
30307880	Email/Text: bankruptcy@alliance-collections.com	Jul 06 2023 09:38:00	Alliance Collection Agency, 3916 S Business Park Ave, PO Box 1267, Marshfield, WI 54449
30307879	+ Email/Text: backoffice@affirm.com	Jul 06 2023 09:41:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
30307881	+ EDI: GMACFS.COM	Jul 06 2023 11:05:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
30307882	+ EDI: TSYS2	Jul 06 2023 11:05:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
30307888	Email/Text: BNCNotice-Forward@cityofchicago.org	Jul 06 2023 09:39:00	City of Chicago, Dept of Finance, PO Box 88292,
30307883	+ EDI: CAPITALONE.COM	Jul 06 2023 11:05:00	Chicago, IL 60680 Capital One, Attn: Bankruptcy, Po Box 30285,
30307884	+ EDI: CAPONEAUTO.COM		Salt Lake City, UT 84130-0285

Case 23-80800 Doc 13 Filed 07/07/23 Entered 07/07/23 23:19:40 Desc Imaged Certificate of Notice Page 4 of 6

Page 2 of 4

User: admin

District/off: 0752-3

Date Rcvd: Jul 05, 2023 Form ID: 309I Total Noticed: 59 Jul 06 2023 11:05:00 Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302 30307886 + EDI: CITICORP.COM Jul 06 2023 11:05:00 Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040 30307887 + EDI: CITICORP.COM Jul 06 2023 11:05:00 Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040 30307889 + Email/Text: mediamanagers@clientservices.com Jul 06 2023 09:38:00 Client Services Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816 30307890 + Email/Text: comedbankruptcygroup@exeloncorp.com Jul 06 2023 09:41:00 ComEd, PO Box 6111, Carol Stream, IL + EDI: WFNNB.COM 30307891 Jul 06 2023 11:05:00 Comenity Bank/Harlem Furniture, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 30307892 + EDI: WENNB COM Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 Jul 06 2023 11:05:00 EDI: WFNNB.COM 30307893 Jul 06 2023 11:05:00 Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 30307894 + Email/PDF: creditonebknotifications@resurgent.com Credit One Bank, Attn: Bankruptcy Department, Jul 06 2023 09:42:44 Po Box 98873, Las Vegas, NV 89193-8873 30307908 EDI: CITICORP.COM Jul 06 2023 11:05:00 Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 30307895 + EDI: DISCOVER.COM Jul 06 2023 11:05:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 30307897 EDI: AMINFOFP.COM Jul 06 2023 11:05:00 First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 + EDI: PHINHARRIS 30307898 Jul 06 2023 11:05:00 Harris & Harris LTD, 111 West Jackson Blvd, Ste 400, Chicago, IL 60604-4135 30307900 + Email/Text: bankruptcy@getipass.com Jul 06 2023 09:38:00 Illinois Tollway, Legal Department, PO BOX 5544, Chicago, IL 60680-5491 30307885 EDI: JPMORGANCHASE Jul 06 2023 11:05:00 Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850 30307901 Email/Text: PBNCNotifications@peritusservices.com Kohls/Capital One, Attn: Credit Administrator, Po Jul 06 2023 09:38:00 Box 3043, Milwaukee, WI 53201-3043 30307902 ^ MEBN Kohn Law Firm SC, 735 N Water St, Ste 1300, Jul 06 2023 09:32:32 Milwaukee, WI 53202-4106 Email/Text: bk@lmcu.org 30307903 Lake Mich Cu, Attn: Bankruptcy, Po Box 2848, Jul 06 2023 09:39:00 Grand Rapids, MI 49501 30307906 + Email/Text: support@ljross.com Jul 06 2023 09:39:00 LJ Ross & Associates, Attn: Bankruptcy, 4 Universal Way, Po Box 6099, Jackson, MI 49204-6099 30307907 + Email/Text: support@ljross.com Jul 06 2023 09:39:00 LJ Ross Assoc, PO Box 6099, Jackson, MI 49204-6099 30307913 Email/Text: ml-ebn@missionlane.com Jul 06 2023 09:38:00 Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348 Email/PDF: MerrickBKNotifications@Resurgent.com 30307910 Jul 06 2023 09:42:09 Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001 30307911 + Email/Text: bankruptcydpt@mcmcg.com Midland Credit Management, 350 Camino De La Jul 06 2023 09:40:00 Reina, Suite 100, San Diego, CA 92108-3007 30307912 + Email/Text: bankruptcydpt@mcmcg.com Jul 06 2023 09:40:00 Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

Case 23-80800 Doc 13 Filed 07/07/23 Entered 07/07/23 23:19:40 Desc Imaged Certificate of Notice Page 5 of 6

Page 3 of 4

User: admin

Date Rcvd: Jul 05, 2023 Form ID: 309I Total Noticed: 59 30307917 Email/Text: clientservices@northwestcollectors.com Jul 06 2023 09:38:00 Northwest Collectors Inc, 1111 S Alpine Rd, Ste 301, Rockford, IL 61108 30307915 + Email/Text: bnc@nordstrom.com Jul 06 2023 09:39:21 Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555 30307919 + EDI: AGFINANCE.COM Jul 06 2023 11:05:00 OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251 30307920 + Email/Text: bankruptcy@alliance-collections.com Jul 06 2023 09:38:00 Parent Advocate Good Shepard Hosp, c/o Alliance Collection Agencies, PO Box 1267, Marshfield, WI 54449-7267 30307921 + EDI: WFNNB.COM Petland/Comenity Bank, Attn: Bankruptcy, Po Box Jul 06 2023 11:05:00 182125, Columbus, OH 43218-2125 30307922 + Email/Text: admin@paypps.com Jul 06 2023 09:41:00 Professional Placement Services, LLC, Attn: Bankruptcy, Po Box 612, Milwaukee, WI 53201-0612 30307924 Email/Text: amieg@stcol.com Jul 06 2023 09:38:00 State Collection Service, Inc, P.O.Box 6250, Madison, WI 53716 30307923 + Email/Text: compliance@sentrycredit.com Jul 06 2023 09:41:00 Sentry Credit Inc, 2809 Grand Ave, Everett, WA 98201-3417 + EDI: RMSC.COM 30307925 Jul 06 2023 11:05:00 Synchrony Bank, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060 30307926 + EDI: RMSC.COM Jul 06 2023 11:05:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 30307928 + EDI: RMSC.COM Jul 06 2023 11:05:00 Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 30307929 + EDI: WTRRNBANK.COM Jul 06 2023 11:05:00 Target Nb, C/O Financial & Retail Services Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 30307931 Email/Text: bankruptcies@uplift.com Jul 06 2023 09:38:00 Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085 30307933 + EDI: CAPITALONE.COM Jul 06 2023 11:05:00 Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 47

District/off: 0752-3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30307927	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30307905	##+	Linebarger Goggan Blair, PO Box 06152, Chicago, IL 60606-0152
30307909	##+	Merchants? Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700, Chicago, IL 60606-6914

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Case 23-80800 Doc 13 Filed 07/07/23 Entered 07/07/23 23:19:40 Desc Imaged Certificate of Notice Page 6 of 6

District/off: 0752-3 User: admin Page 4 of 4
Date Rcvd: Jul 05, 2023 Form ID: 309I Total Noticed: 59

Date: Jul 07, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2023 at the address(es) listed below:

Name Email Address

David H Cutler

on behalf of Debtor 1 John R Hull $\,$ Jr. cutlerfilings@gmail.com, r48280@notify.bestcase.com

Lydia Meyer

ECF_LMIL@trustee13.com

Patrick S Layng

USTPRegion 11. MD. ECF@usdoj.gov

TOTAL: 3